

**Exhibit J**

**GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

09/23/09

MICHAEL A KARMAZYN  
KRISTIN E KARMAZYN  
5153 S UKRAINE ST  
AURORA CO 80015-6561

RE: Account Number [REDACTED] 4090  
Property Address 5153 SOUTH UKRAINE STREET  
AURORA CO 80015

Dear MICHAEL A KARMAZYN  
KRISTIN E KARMAZYN

PLEASE BE ADVISED THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Enclosed please find official check number 6365504983 in the amount of \$1,530.00. These funds do not represent the full amount due to reinstate your account at this time.

Your account has been transferred to our attorney to begin foreclosure proceedings. Additional fees and costs have incurred. If it is your intent to reinstate your account in full, please contact the attorney below for the reinstatement amounts. Only the correct amount in the form of certified funds will be acceptable.

CMS Legal Service DBA Castle,  
999 18th Street  
DENVER CO 80202  
303-865-1400

If you cannot afford to reinstate your mortgage, there may be alternatives available to help you avoid foreclosure. Contact the Loss Mitigation Department at GMAC Mortgage, LLC immediately at 800-850-4622 to discuss these options.

Foreclosure Department  
Loan Servicing

7:53